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\$0 to

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\$50,000 \$100,000

Estimated Liabilities

 $\checkmark$ 

\$500,000

Case 09-34480 **B1** (Official Form 1) (1/08) Filed 09/17/09 Entered 09/17/09 15:57:58 Desc Main Doc 1 Document Page 1 of 38 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Fulton, Ericka All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0258 EIN (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 143 North Waller #2e Chicago, IL ZIPCODE ZIPCODE 60644 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor Chapter of Bankruptcy Code Under Which **Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Chapter 13 Partnership Recognition of a Foreign Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: A plan is being filed with this petition

Acceptances of the al attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. 🗹 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\checkmark$ 25,001-200-999 1.000-5,001-50.001-1-49 100-199 10,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets  $\checkmark$ 

\$50,000,001 to

\$50,000,001 to

to \$50 million \$100 million

to \$50 million \$100 million

\$100,000,001

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to \$500 million to \$1 billion

to \$500 million to \$1 billion

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\$1 million

\$10 million

\$10 million

\$1 million

in Last 8 Years (If more than two, attach additional sheet)			
Case Number:	Date Filed:		
Case Number:	Date Filed:		
Affiliate of this Debtor	(If more than one, attach additional sheet)		
Case Number:	Date Filed:		
Relationship:	Judge:		
whose debts I, the attorney for the petit that I have informed the p chapter 7, 11, 12, or 13 explained the relief availa	Exhibit B pleted if debtor is an individual are primarily consumer debts.) ioner named in the foregoing petition, declare betitioner that [he or she] may proceed under of title 11, United States Code, and have ble under each such chapter. I further certify betor the notice required by § 342(b) of the		
X /s/ Troy L Gleason	9/17/09		
Signature of Attorney for De	btor(s) Date		
each spouse must complete an ade a part of this petition.	nd attach a separate Exhibit D.)		
applicable box.) of business, or principal asse	ts in this District for 180 days immediately rict.		
partner, or partnership pendi	ing in this District.		
but is a defendant in an action	assets in the United States in this District, n or proceeding [in a federal or state court] is District.		
plicable boxes.)	• •		
btor's residence. (If box chec	ked, complete the following.)		
sor that obtained judgment)			
ndlord or lessor)			
	Case Number:  Case Number:  Case Number:  Case Number:  (To be community whose debts of the petity that I have informed the process of the petity that I delivered to the destant of the petity of the		

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s):

Fulton, Ericka

Case 09-34480 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 09/17/09

Document

**Voluntary Petition** 

Doc 1

Name of Debtor(s): Fulton, Ericka

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

(This page must be completed and filed in every case)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Ericka Fulton **Ericka Fulton** Signature of Debtor Х Signature of Joint Debtor Telephone Number (If not represented by attorney)

#### Signature of Attorney\*

X /s/ Troy L Gleason

**September 17, 2009** 

Signature of Attorney for Debtor(s)

Troy L Gleason 6276510 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 troy@chicagobk.com

#### **September 17, 2009**

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized	Individual		
Printed Na	me of Author	ized Individua	1	
Title of Au	ıthorized Indi	vidual		
Title of Au	ithorized Indi	vidual		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C.
§ 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

Signature o	f Foreign Repr	esentative	
Printed Na	ne of Foreign I	Representative	

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Social Security number (If the bankruptcy

Address:	petition preparer is no the Social Security no principal, responsible the bankruptcy petitio (Required by 11 U.S.	umber of the officer, person, or partner of on preparer.)
X Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	ponsible person, or	
Certificate I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor s notice.	
Fulton, Ericka Printed Name(s) of Debtor(s)	X /s/ Ericka Fulton Signature of Debtor	<b>9/17/2009</b> Date
Case No. (if known)	X Signature of Joint Debtor (if any)	Date

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IN RE Fulton, Ericka		Case No	
	Debtor(s)		(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

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TOTAL 0.00 (Report also on Summary of Schedules)

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(If known)

IN RE Fulton, Ericka

Debtor(s)

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Case No. \_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	х			
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit w/ Landlord - \$750 - No value to the Debtor		0.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		75.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Fulton, Ericka

Debtor(s)

\_ Case No. \_\_ (If known)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					,
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2000 Ford Taurus		3,000.00
	other vehicles and accessories.		2004 Dodge Intrepid		5,800.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
1	Inventory.	X			
31.	Animals.	Х			

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Debtor(s)

(If known)

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## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
<ul><li>33. Farming equipment and implements.</li></ul>	х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		TO	ΓAL	10,425.00

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IN RE Fulton, Ericka

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

SCHEDULE B - PERSONAL PROPERTY Cash on Hand Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances. Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles Used Clothing  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(a)  735 ILCS 5 §12-1001(a)  250.00  250.00  250.00  250.00  250.00  250.00  250.00  250.00  250.00  250.00  250.00	DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Cash on Hand  Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.  Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles  Used Clothing  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(a)  50.00  1,000.00  1,000.00  250.00  250.00  250.00  250.00  250.00  250.00  250.00  250.00  250.00	SCHEDULE B - PERSONAL PROPERTY			
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.  Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles  Used Clothing  735 ILCS 5 §12-1001(b)  1,000.00  1,000  250.00  250.00  250.00  250.00  250.00  250.00  250.00  250.00		735 ILCS 5 §12-1001(b)	50.00	50.0
antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles  Used Clothing  735 ILCS 5 §12-1001(a)  250.00	limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen	735 ILCS 5 §12-1001(b)	1,000.00	1,000.0
	antiques, stamp, coin, record, tape, compact disc, and other colletions or	735 ILCS 5 §12-1001(a)	250.00	250.0
Misc Costume Jewelry 735 ILCS 5 §12-1001(b) 75.00	Used Clothing	735 ILCS 5 §12-1001(a)	250.00	250.0
			75.00	75.00

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(If known)

IN RE Fulton, Ericka

Debtor(s)

Case No.

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 7401			Installment account opened 2/04	T			18,216.00	12,416.00
Peak 5 6782 S Potomac St Englewood, CO 80112-3915								
			VALUE \$ 5,800.00					
ACCOUNT NO. 8701			Installment account opened 7/08				10,448.00	7,448.00
Value Auto 2734 N Cicero Ave Chicago, IL 60639-1758								
			VALUE \$ 3,000.00					
ACCOUNT NO.								
			VALUE \$	$\perp$	L			
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached	•	•	(Total of t	Sul his p			\$ 28,664.00	\$ 19,864.00
			(Use only on I		Tot page		\$ 28,664.00	\$ 19,864.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Fulton, Ericka

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Debtor(s)

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Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
$\checkmark$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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Case No.

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_					_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3332			Installment account opened 4/09				
America's Fi 2 Madison St Dak Park, IL 60302-4204							225.00
ACCOUNT NO. 3083			Open account opened 1/06				
Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714-4610							487.00
ACCOUNT NO.			Assignee or other notification for:				
A.f.s. Assignee Of First Premi			Arrow Financial Servic				
ACCOUNT NO. 1857							
Crd Prt Asso I3355 Noel Rd Ste 2100 Dallas, TX 75240-6837							
							163.00
7 continuation sheets attached			(Total of th	Subt			\$ <b>875.00</b>
			(Herealth on lest accompleted C. L. L. E. D		`ota		
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St	atist	tica	ıl	
			Summary of Certain Liabilities and Related	d Da	ata.	) [	\$

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Debtor(s)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:			П	
At&T Broadband PO Box 8100 Aurora, IL 60507-8100			Crd Prt Asso				
ACCOUNT NO. <b>0279</b>			Open account opened 1/09	+			
Er Solutions 500 SW 7th St Renton, WA 98057-2983							657.00
ACCOUNT NO.			Assignee or other notification for:	+			037.00
Bank Of America			Er Solutions				
ACCOUNT NO. <b>9240</b>							
Harris 222 Merchandise Mart Plz Chicago, IL 60654-1103							4 502 00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$		H	1,502.00
10 Peoples Gas			Harris				
ACCOUNT NO. <b>5001</b>			Open account opened 1/09				
I C System Inc PO Box 64378 Saint Paul, MN 55164-0378							1,546.00
ACCOUNT NO.	<u> </u>		Assignee or other notification for:			$\Box$	1,0-10.00
Peoples Gas			I C System Inc				
Sheet no. 1 of 7 continuation sheets attached to				C1	<u>L</u>		
Sheet no <b>1</b> of <b>7</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	7	age Fota	e) al	\$ 3,705.00
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	tatis	tica	al	\$

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Debtor(s)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>8001</b>			Open account opened 5/07	+			
I C System Inc PO Box 64378 Saint Paul, MN 55164-0378							117.00
L GGGVN TO VIC			Assignee or other notification for:	+			117.00
ACCOUNT NO.	+		I C System Inc				
Iq Telecom							
ACCOUNT NO. 2547			Open account opened 10/05	$\top$			
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356							778.00
ACCOUNT NO.			Assignee or other notification for:	+			110.00
Midwest Neoped Associates - Ui			Illinois Collection Se				
ACCOUNT NO. 9747 Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356			Open account opened 3/07				
							625.00
ACCOUNT NO.  U Of I E/r			Assignee or other notification for: Illinois Collection Se				
ACCOUNT NO. <b>6626</b>			Open account opened 11/05	+			
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356			•				
							368.00
Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of			e)	\$ 1,888.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Statis	so c	on al	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPITED	A	AMOUNT OF CLAIM
ACCOUNT NO.	1		Assignee or other notification for:	+				
Univ Of III - Radiology			Illinois Collection Se					
ACCOUNT NO. <b>8700</b>			Open account opened 12/05	+	-			
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356								206.00
A GGOVINE NO	$\vdash$		Assignee or other notification for:	+	-			200.00
ACCOUNT NO.  Women S Health Assoc. Univ Of			Illinois Collection Se					
ACCOUNT NO. 1208			Open account opened 12/05	+				
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356								77.00
ACCOUNT NO.			Assignee or other notification for:	+				77.00
U Of I Med.serv Plan Opthamol			Illinois Collection Se					
ACCOUNT NO. <b>2691</b>			Open account opened 6/06	+		_		
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356								50.00
LOGGENTANO	$\vdash$		Accience or other notification for	+	-			56.00
ACCOUNT NO.  Univ Of III - Radiology			Assignee or other notification for: Illinois Collection Se					
Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of		pag	ge)	\$	339.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Statis	stic	on cal	\$	

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Overpayment of unemployment benefits	$\forall$		Н	
Illinois Department Of Employment Securi Bankruptcy Unit 33 S State St 10th FI Chicago, IL 60603-2802							2,000.00
ACCOUNT NO.			Assignee or other notification for:	$\dagger \dagger$		П	,
Illinois Department Of Employment Securi Benefit Payment Controld Ivision PO Box 4385 Chicago, IL 60680-4385			Illinois Department Of Employment Securi				
ACCOUNT NO. 9721			Open account opened 5/08	$\dagger \dagger$		П	
Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068-1331							218.00
ACCOUNT NO.			Assignee or other notification for:	$\dagger \dagger$			210.00
Uic Dept Of Pediatrics			Medical Business Burea				
ACCOUNT NO. <b>4906</b>			Open account opened 5/08				
Nationwide Credit And Co 9919 W Roosevelt Rd Westchester, IL 60154-2774							202.00
ACCOUNT NO.	$\vdash$		Assignee or other notification for:	+		$\vdash$	203.00
University Of Illinois/msp			Nationwide Credit And Co				
ACCOUNT NO. <b>6038</b>							
Nco Fin /99 PO Box 15636 Wilmington, DE 19850-5636							
				Ш		Ц	651.00
Sheet no4 of7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	-	age	e)	\$ 3,072.00
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	tica	n al	\$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	$\dagger$		Н	
Commonwealth Edison			Nco Fin /99				
ACCOUNT NO. 3903			Open account opened 3/07	+			
Nco- Medclr PO Box 8547 Philadelphia, PA 19101							306.00
ACCOUNT NO.			Assignee or other notification for:	+		Н	300.00
Med1 02 Ar Imaging S C			Nco- Medcir				
ACCOUNT NO. <b>8673</b>			Open account opened 3/07	+			
Nco- Medclr PO Box 8547 Philadelphia, PA 19101							445.00
ACCOUNT NO.	-		Assignee or other notification for:	+		Н	145.00
Med1 02 Ar Imaging S C			Nco- Medcir				
ACCOUNT NO. <b>8672</b>			Open account opened 3/07	+			
Nco- Medclr PO Box 8547 Philadelphia, PA 19101							145.00
ACCOUNT NO.	T		Assignee or other notification for:	+		П	113136
Med1 02 Ar Imaging S C			Nco- Medcir				
Sheet no. 5 of 7 continuation sheets attached to			<u> </u>	Sub	tof:	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of (Use only on last page of the completed Schedule F. Repo	this port	oage Fota so o	e) al on	\$ 596.00
			the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	Statis ed D	stica Oata	al )	\$

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Debtor(s)

\_ Case No. \_

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2002							
Pellettieri 991 Oak Creek Dr Lombard, IL 60148-6408							150.00
ACCOUNT NO.  Med1 02 Mt Sinai Hospital Medical Ct			Assignee or other notification for: Pellettieri				
ACCOUNT NO. 2039				-			
Pellettieri 991 Oak Creek Dr Lombard, IL 60148-6408							150.00
ACCOUNT NO.			Assignee or other notification for:	t			100.00
Med1 02 Mt Sinai Hospital Medical Ct			Pellettieri				
ACCOUNT NO. 2064			Open account opened 5/07	-			
Portfolio Recovery And Aff 120 Corporate Blvd Ste 100 Norfolk, VA 23502-4962							
ACCOUNT NO.			Assignee or other notification for:				2,216.00
Holy Cross Hospital			Portfolio Recovery And Aff				
ACCOUNT NO. 9020			Installment account opened 3/00				
U S Dept Of Ed/fisl/ch PO Box 5609 Greenville, TX 75403-5609							
Sheet no <b>6</b> of <b>7</b> continuation sheets attached to				Sub			7,013.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als	Fota so o stica	al n al	\$ <b>9,529.00</b> \$

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Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8010			Installment account opened 3/00	П			
U S Dept Of Ed/fisl/ch PO Box 5609 Greenville, TX 75403-5609							5,546.00
ACCOUNT NO.							,
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	)	\$ 5,546.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als	tica	n d	\$ 25,550.00

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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

(If known)

IN RE Fulton, Ericka

Debtor(s)

Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	btor's Marital Status DEPENDENTS OF DEBTOR AND SPOUSE						
Single		RELATIONSHIP(S): Son Son				AGE(S): 18 4	
EMPLOVATENTE		DERTOR			aboutat		
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	LPN Renaissance 2 years 4437 S Cicero Chicago, IL 6						
INCOME: (Estima	ete of average of	r projected monthly income at time case filed)			DEBTOR	SDO	OUSE
	gross wages, sa	lary, and commissions (prorate if not paid mor	nthly)	\$ \$	5,159.38		
3. SUBTOTAL				\$	5,159.38	\$	
4. LESS PAYROLI a. Payroll taxes at b. Insurance c. Union dues	nd Social Securi			\$ \$ \$		\$ \$ \$	
d. Other (specify)	)			. \$		\$	
				· <del>\$</del>		\$	
5. SUBTOTAL OI				\$	904.82		
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	4,254.56	\$	
<ul><li>8. Income from rea</li><li>9. Interest and divident</li></ul>	l property dends	of business or profession or farm (attach detail		\$ \$ \$		\$ \$ \$	
that of dependents latt. Social Security	listed above	ort payments payable to the debtor for the debtorment assistance	or s use or	\$		\$	
(Specify)				. \$		\$	
12. Pension or retir				· \$		\$	
13. Other monthly i	income			\$		<b>.</b>	
(Specify)				· \$		\$	
				\$		\$ 	
14. SUBTOTAL C	F LINES 7 TE	IROUGH 13		\$		\$	
		<b>COME</b> (Add amounts shown on lines 6 and 14	)	\$	4,254.56		
		ONTHLY INCOME: (Combine column totals tal reported on line 15)	from line 15;		\$	4,254.56	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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(If known)

4,245.00

IN RE Fulton, Ericka

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Debtor(s)

Case No.

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint potition is filed and debtor's spouse meintains a separate bousehold. Complete a separate schedule of

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 750.00
a. Are real estate taxes included? Yes No ✓	
b. Is property insurance included? Yes No ✓	
2. Utilities:	
a. Electricity and heating fuel	\$ 330.00
b. Water and sewer	\$
c. Telephone	\$ 120.00
d. Other Cable And Internet	\$ 150.00
Cell Phone	\$ 75.00
3. Home maintenance (repairs and upkeep)	\$ 50.00
4. Food	\$ 800.00
5. Clothing	\$ 150.00
6. Laundry and dry cleaning	\$ 120.00
7. Medical and dental expenses	\$ 200.00
8. Transportation (not including car payments)	\$ 250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 50.00
10. Charitable contributions	\$ 50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other Tuition And Fees	\$ 300.00
Child Care	\$ 700.00
Personal Care & Grooming	\$ 150.00
18 AVERACE MONTHLY EXPENSES (Total lines 1-17 Report also on Summary of Schedules and if	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

#### 20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

a. Average monthly income from Line 15 of Schedule I	\$\$ 4,254.56
b. Average monthly expenses from Line 18 above	\$ 4,245.00
c. Monthly net income (a. minus b.)	\$ 9.56

(If known)

IN RE Fulton, Ericka

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **September 17, 2009** Signature: /s/ Ericka Fulton Debtor Ericka Fulton Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Northern District of Illinois

IN RE: Case No. Chapter 7 Fulton, Ericka Debtor(s)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

4,763.00 2009 Income from employment (monthly)

62,212.00 2008 Income from employment

60,000.00 2007 Income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
4. Sui	its and administrative proceedings, executions, garnishments and attachments							
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
5. Re	possessions, foreclosures and returns							
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
6. Ass	signments and receiverships							
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)							
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
7. Gif	its							
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
8. Lo	sses							
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case</b> . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

901.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 3310 W. Marquette, Chicago, IL NAME USED

DATES OF OCCUPANCY

2005-2007

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

**V** 

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 17, 2009	Signature /s/ Ericka Fulton	
	of Debtor	Ericka Fulton
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $_{B6\;Summary}\left( \underset{Form}{\text{Case}}\; \underset{ymunary}{\text{O9-}34480}_{107)}\; \text{Doc 1} \right.$ 

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IN RE:		Case No.
Fulton, Ericka		Chapter 7
•	Debtor(s)	1

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 10,425.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 28,664.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 25,550.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,254.56
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,245.00
	TOTAL	19	\$ 10,425.00	\$ 54,214.00	

Form 6 - Statistical Summary 314/480 Doc 1 Filed 09/17/09

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IN RE:		Case No.
Fulton, Ericka		Chapter 7
·	Debtor(s)	1

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 4,254.56
Average Expenses (from Schedule J, Line 18)	\$ 4,245.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 5,159.38

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 19,864.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 25,550.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 45,414.00

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B1D (Official Form 1, Exhibit D) (12/08)

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Date: September 17, 2009

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**Northern District of Illinois** 

IN RE:	Case No	
Fulton, Ericka	Chapter <b>7</b>	
Debtor(s)	-	
EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEL		
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court of whatever filing fee you paid, and your creditors will be able to rest and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	can dismiss any case you do file. If that happens, you will lose ume collection activities against you. If your case is dismissed	
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed		
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the agreentificate and a copy of any debt repayment plan developed through the second control of the	e opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the	
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>	
☐ 3. I certify that I requested credit counseling services from an approduct from the time I made my request, and the following exigent circular requirement so I can file my bankruptcy case now. [Summarize exigent of the country o	ircumstances merit a temporary waiver of the credit counseling	
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failur case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	n the agency that provided the counseling, together with a copy re to fulfill these requirements may result in dismissal of you cause and is limited to a maximum of 15 days. Your case may	
4. I am not required to receive a credit counseling briefing because a motion for determination by the court.]	of: [Check the applicable statement.] [Must be accompanied by a	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by re of realizing and making rational decisions with respect to finance.		
<ul> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>		
5. The United States trustee or bankruptcy administrator has determ does not apply in this district.	ined that the credit counseling requirement of 11 U.S.C. § 109(h	
I certify under penalty of perjury that the information provided above i	s true and correct.	
Signature of Debtor: /s/ Ericka Fulton		

Case 09-34480 B8 (Official Form 8) (12/08)

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IN RE:		Case No			
Fulton, Ericka		Chapter 7			
Debto	or(s)				
CHAPTER 7 INDI	VIDUAL DEBTO	R'S STATEMEN	T OF INTENTION		
<b>PART A</b> – Debts secured by property of the es estate. Attach additional pages if necessary.)	state. (Part A must be	fully completed for I	<b>EACH</b> debt which is secured by property of the		
Property No. 1					
Creditor's Name: Peak 5		Describe Property 2004 Dodge Intrep			
Property will be (check one):  ✓ Surrendered ☐ Retained					
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	t least one):	(for 6	example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  Claimed as exempt  Not claimed as exempt	exempt				
Property No. 2 (if necessary)					
Creditor's Name: Value Auto		Describe Property 2000 Ford Taurus			
Property will be (check one):  ✓ Surrendered ☐ Retained					
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	t least one):	(for e	example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as exempt	exempt				
PART B – Personal property subject to unexpir additional pages if necessary.)	red leases. (All three co	olumns of Part B mus	st be completed for each unexpired lease. Attach		
Property No. 1	7				
Lessor's Name:	Describe Leased F	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
Property No. 2 (if necessary)	7				
Lessor's Name:	Describe Leased Property:  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		1		
continuation sheets attached (if any)			,		
I declare under penalty of perjury that the a personal property subject to an unexpired lo		ntention as to any	property of my estate securing a debt and/or		
Date:September 17, 2009	/s/ Ericka Fulton				
	Signature of Debtor				

Signature of Joint Debtor

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United States Bankruptcy Court
Northern District of Illinois

Case No. \_\_\_\_\_\_

Fulton, Ericka		Chapter 7
,	Debtor(s)	
	VERIFICATION OF CREDITO	R MATRIX
		Number of Creditors19
The above-named Debtor(s) here	eby verifies that the list of creditors is true	e and correct to the best of my (our) knowledge.
Date: September 17, 2009	/s/ Ericka Fulton	
	Debtor	
	Joint Debtor	

IN RE:

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Fulton, Ericka 143 North Waller #2e Chicago, IL 60644 Document Page 33 of 38 Illinois Department Of Employment Securi Bankruptcy Unit 33 S State St 10th FI Chicago, IL 60603-2802

Value Auto 2734 N Cicero Ave Chicago, IL 60639-1758

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Illinois Department Of Employment Securi Benefit Payment Controld Ivision PO Box 4385 Chicago, IL 60680-4385

America's Fi 2 Madison St Oak Park, IL 60302-4204 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068-1331

Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714-4610

Nationwide Credit And Co 9919 W Roosevelt Rd Westchester, IL 60154-2774

At&T Broadband PO Box 8100 Aurora, IL 60507-8100 Nco Fin /99 PO Box 15636 Wilmington, DE 19850-5636

Crd Prt Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240-6837 Nco- Medclr PO Box 8547 Philadelphia, PA 19101

Er Solutions 500 SW 7th St Renton, WA 98057-2983 Peak 5 6782 S Potomac St Englewood, CO 80112-3915

Harris 222 Merchandise Mart Plz Chicago, IL 60654-1103 Pellettieri 991 Oak Creek Dr Lombard, IL 60148-6408

I C System Inc PO Box 64378 Saint Paul, MN 55164-0378 Portfolio Recovery And Aff 120 Corporate Blvd Ste 100 Norfolk, VA 23502-4962

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356 U S Dept Of Ed/fisl/ch PO Box 5609 Greenville, TX 75403-5609

RGH (Official CASE) 09/34480	Doc 1	Filed 09/17/09	Entered 09/17/09 15:57:58	Desc Main	
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Debtor(s)

**SCHEDULE H - CODEBTORS** 

(If known)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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## Debtor(s) SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

(If known)

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.  STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.  STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

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Case No.

Chapter 7

Northern District of Illinois

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept ......\$ \_\_\_ 901.00 Prior to the filing of this statement I have received ......\$\_\_\_\_ 901.00 Balance Due \$\_\_\_\_\_ The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; entation of the debtor in adversary proceedings and other contested bankruptcy matt d. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services: **Litigation / Adversary Proceedings** \$400.00 for Motions to Redeem **Credit Counseling Fees** 

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**September 17, 2009** 

/s/ Troy L Gleason

Date

Troy L Gleason 6276510 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524

troy@chicagobk.com

IN RE:

Fulton, Ericka

UNIT	ED ST	ATES BANKRUPTC)	COURT NORTHER DIVISION	RN DISTRICT OF ILLINOIS	EASTERN
IN RE	: /s/ Ericka Fulton  Debtor(s)		_	EASTERN ) Chapter 7 ) Bankruptcy Case No. )	
DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative					
To Be Used When Filing over the Internet					
PART	I - DE	CLARATION OF PET	TITIONER	Date:September 17, 20	009
A.	To be completed in all cases.				
	I(We) /s/ Ericka Fulton and , the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our)attorney, including correct social security number(s) and the information provided in the electronically				
Filing Fe United S understaa	e, is true a tates Bank and that fa	and correct. I(we) consent to my	(our) attorney sending the petit that this DECLARATION must	te in installments, and Application for Waiver of tion, statements, schedules, and this DECLARAT st be filed with the Clerk in addition to the petitionsmissed pursuant to 11	TON to the
В.	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.				
		Title 11 United Sta	tesCode; I(we) understa	r proceed under Chapter 7, 11, and the relief available under each such (we) request relief in accordance with	ch chapter;
C.	To be checked and applicable only if the petition is a corporation, partnership, or liability entity.				
	G	and that I have been a		ormation provided in this petition is tru tion on behalf of the debtor. The debto in the petition.	
	Signati	ure:		Signature: tor or Corporate Officer, Partner or Me	ember)

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(Joint Debtor)